



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name MERCHANTS BANCORP

City/State CARMEL, IN

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 9,881,532

Peer Group Number: 2 Number in Peer Group: 145

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MERCHANTS BANCORP
410 MONON BOULEVARD

CARMEL, IN 46032

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	9,781,434	7,646,798	8,505,156	5,252,010	3,677,797
Net income (\$000)	113,400	65,745	180,533	77,184	62,874
Number of BHCs in peer group	145	146	147	146	154

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.80	2.86	37	2.35	3.04	11	2.64	2.96	24		3.21		2.46	3.33	7
+ Non-interest income	1.56	0.94	85	1.20	0.91	72	1.49	0.98	79	0.83	0.90	48	1.33	0.90	83
- Overhead expense	1.19	2.32	2	1.11	2.49	2	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6
- Provision for credit losses	0.03	-0.03	64	0.12	0.56	8	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61
+ Securities gains (losses)	0	0.01	31	0	0.03	20	0.01	0.02	47	0.01	0.01	71	0	0	42
+ Other tax equivalent adjustments	0	0	44	0	0	49	0	0	54		0		0	0	45
= Pretax net operating income (tax equivalent)	3.14	1.70	98	2.31	0.96	98	2.86	1.22	98		1.53		2.28	1.55	93
Net operating income	2.32	1.30	97	1.72	0.77	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90
Net income	2.32	1.31	97	1.72	0.77	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90
Net income (Subchapter S adjusted)		1.49			1.12			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.20	3.40	33	3.49	4.03	10	3.43	3.78	24		4.49		3.98	4.38	21
Interest expense	0.33	0.32	54	1.06	0.71	84	0.71	0.57	68	1.79	1.02	95	1.43	0.81	94
Net interest income (tax equivalent)	2.88	3.05	30	2.43	3.26	11	2.72	3.17	22		3.45		2.55	3.58	7
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.05	39	0	0.11	17	0	0.11	12	0.02	0.11	27	0.01	0.09	23
Earnings coverage of net loan and lease losses (X)	1,019.05	-10.45	95	1,046.09	41.28	95	1,402.17	33.55	97	132.20	22.46	89	375.66	29.27	96
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.52	1.32	3	0.49	1.22	3	0.50	1.35	4	0.52	0.94	8	0.62	0.94	16
Allowance for loan and lease losses / Total loans and leases	0.32	1.31	2	0.24	1.21	1	0.31	1.33	1	0.31	0.93	3	0.44	0.93	5
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.03	0.58	4	0.03	0.60	3	0.03	0.67	2	0.02	0.56	2	0.06	0.57	5
30-89 days past due loans and leases / Total loans and leases	0.01	0.18	6	0.03	0.27	11	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13
Liquidity and Funding															
Net noncore funding dependence	8.39	-3.20	82	33.25	5.81	96	15.76	0.77	87	32.32	10.70	95	20.08	13.54	68
Net short-term noncore funding dependence	2.45	-6.28	76	28.19	0.49	97	9.74	-3.25	87	31.13	5.88	97	19.80	8.57	89
Net loans and leases / Total assets	89.69	65.71	99	90.37	71.37	99	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52
Capitalization															
Tier 1 leverage ratio	10.93	9.56	83	7.95	9.63	11	8.59	9.65	26	9.41	10.39	25	10.02	10.37	44
Holding company equity capital / Total assets	10.72	10.44	53	7.50	10.29	11	8.40	10.51	17	10.26	11.37	34	10.84	11.21	45
Total equity capital (including minority interest) / Total assets	10.72	10.49	52	7.50	10.35	10	8.40	10.57	16	10.26	11.43	32	10.84	11.30	43
Common equity tier 1 capital / Total risk-weighted assets		12.69			12.12			12.44		7.44	12.50	1	10.61	12.37	23
Net loans and leases / Equity capital (X)	8.37	6.47	87	12.05	7.17	97	11	6.79	97	7.81	6.55	78	6.83	6.70	55
Cash dividends / Net income	12.87	22.10	32	18	38.61	27	13.11	29.42	24	22.35	25.65	43	16.25	24.05	38
Cash dividends / Net income (Subchapter S adjusted)		18.06			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	4.68	7.24	35	78.53	18.76	97	51.37	16.11	95	64.05	8.66	98	14.23	9.35	77
Equity capital	49.54	8.26	97	37.51	8.26	96	24	8.42	93	55.19	12.19	97	14.63	12.50	72
Net loans and leases	3.90	-0.86	73	99.94	15.42	98	74.61	9.99	97	77.44	8.63	98	21.80	10.51	83
Noncore funding	-64.68	-28.42	10	91.99	9.77	90	-28.17	-12.78	30	103.54	4.16	95	22.65	6.76	73
Parent Company Ratios															
Short-term debt / Equity capital	1.41	0	97	2.11	0.05	95	1.85	0.01	97	1.87	0.01	96	8.45	0.03	99
Long-term debt / Equity capital	0	5.76	25	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	98.73	104.95	25	102.03	104.70	44	101.63	104.49	45	101.78	104.21	44	107.70	104.10	69
Cash from ops + noncash items + op expense / Op expense + dividends	48.47	138.87	24	102.67	144.11	35	104.56	138.81	32	201.05	152.31	78	208.09	123.74	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	144,047	117,704	264,256	188,955	120,122	22.38	414.36
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	144,032	117,687	264,223	188,922	120,101	22.39	414.31
Tax-exempt income on loans and leases.....	15	17	33	33	21	-11.76	
Estimated tax benefit on income on loans and leases.....	0	0	0		0		
Income on loans and leases (tax equivalent).....	144,047	117,704	264,256		120,122	22.38	414.36
Investment interest income (tax equivalent).....	1,212	2,381	3,293		6,446	-49.10	-76.58
Interest on balances due from depository institutions.....	318	2,621	2,819	11,253	9,072	-87.87	-71.09
Interest income on other earning assets.....	6,760	6,179	12,933	8,024	5,694	9.40	300.71
Total interest income (tax equivalent).....	152,337	128,885	283,301		141,334	18.20	323.53
Interest on time deposits of \$250K or more.....	1,474	1,841	3,558	1,754	728	-19.93	
Interest on time deposits < \$250K.....	748	16,343	19,962	33,781	9,949	-95.42	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,560	17,844	28,719	49,199	31,649	-40.82	192.36
Interest on other borrowings and trading liabilities.....	2,834	3,011	6,415	5,037	8,377	-5.88	-22.19
Interest on subordinated debt and mandatory convertible securities.....	0	0	0		0		
Total interest expense.....	15,616	39,039	58,654	89,771	50,703	-60.00	92.15
Net interest income (tax equivalent).....	136,721	89,846	224,647		90,631	52.17	391.08
Non-interest income.....	76,442	45,808	126,507	43,667	48,815	66.87	702.20
Adjusted operating income (tax equivalent).....	213,163	135,654	351,154		139,446	57.14	470.41
Overhead expense.....	58,268	42,552	96,400	63,215	50,790	36.93	379.45
Provision for credit losses.....	1,349	4,743	11,838	3,940	4,628		181.04
Securities gains (losses).....	0	0	441	476	0		
Other tax equivalent adjustments.....	0	0	0		0		-100.00
Pretax net operating income (tax equivalent).....	153,546	88,359	243,357		84,028	73.78	516.45
Applicable income taxes.....	40,146	22,614	62,824	24,766	21,154	77.53	380.56
Tax equivalent adjustments.....	0	0	0		0		-100.00
Applicable income taxes (tax equivalent).....	40,146	22,614	62,824		21,154	77.53	230.86
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	113,400	65,745	180,533	77,184	62,874	72.48	787.74
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	113,400	65,745	180,533	77,184	62,874	72.48	787.74
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	113,400	65,745	180,533	77,184	62,874	72.48	787.74
Investment securities income (tax equivalent).....	1,212	2,381	3,293		6,446	-49.10	-76.58
US Treasury and agency securities (excluding mortgage-backed securities).....	370	1,966	2,533	4,814	5,025	-81.18	-64.35
Mortgage-backed securities.....	778	311	571	987	1,009	150.16	69.87
All other securities.....	64	104	189		412	-38.46	-98.26
Cash dividends declared.....	14,597	11,835	23,671	17,254	10,216	23.34	479.71
Common.....	5,181	4,598	9,198	8,038	6,886	12.68	145.43
Preferred.....	9,416	7,237	14,473	9,216	3,330	30.11	2213.51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.11	3.18	40	3.37	3.75	13	3.33	3.53	26		4.19		3.84	4.08	29
Less: Interest expense	0.32	0.30	56	1.02	0.67	86	0.69	0.54	70	1.71	0.95	95	1.38	0.75	94
Equals: Net interest income (tax equivalent)	2.80	2.86	37	2.35	3.04	11	2.64	2.96	24		3.21		2.46	3.33	7
Plus: Non-interest income	1.56	0.94	85	1.20	0.91	72	1.49	0.98	79	0.83	0.90	48	1.33	0.90	83
Equals: adjusted operating income (tax equivalent)	4.36	3.78	79	3.55	3.91	34	4.13	3.96	63		4.16		3.79	4.27	29
Less: Overhead expense	1.19	2.32	2	1.11	2.49	2	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6
Less: Provision for credit losses	0.03	-0.03	64	0.12	0.56	8	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	32	0	0.03	21	0.01	0.02	47	0.01	0.01	71	0	0	42
Plus: other tax equivalent adjustments	0	0	44	0	0	49	0	0	54		0		0	0	45
Equals: Pretax net operating income (tax equivalent)	3.14	1.70	98	2.31	0.96	98	2.86	1.22	98		1.53		2.28	1.55	93
Less: Applicable income taxes (tax equivalent)	0.82	0.37	98	0.59	0.21	97	0.74	0.27	98		0.35		0.58	0.32	95
Less: Minority interest	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	2.32	1.30	97	1.72	0.77	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	2.32	1.31	97	1.72	0.77	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90
Memo: Net income (last four quarters)	2.38	1.23	97	1.66	0.98	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90
Net income—BHC and noncontrolling (minority) interest	2.32	1.31	97	1.72	0.78	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90
Margin Analysis															
Average earning assets / Average assets	97.23	94.04	91	96.56	93.41	89	97.08	93.47	92	95.39	93.22	76	96.49	93.23	85
Average interest-bearing funds / Average assets	80.49	65.79	91	88.47	69.51	96	85.21	68.25	94	77.69	70.66	75	61.10	70.70	17
Interest income (tax equivalent) / Average earning assets	3.20	3.40	33	3.49	4.03	10	3.43	3.78	24		4.49		3.98	4.38	21
Interest expense / Average earning assets	0.33	0.32	54	1.06	0.71	84	0.71	0.57	68	1.79	1.02	95	1.43	0.81	94
Net interest income (tax equivalent) / Average earning assets	2.88	3.05	30	2.43	3.26	11	2.72	3.17	22		3.45		2.55	3.58	7
Yield or Cost															
Total loans and leases (tax equivalent)	3.35	4.08	11	3.83	4.49	14	3.62	4.28	13		4.98		4.74	4.85	43
Interest-bearing bank balances	0.23	0.12	95	1.09	0.57	92	0.69	0.32	93	2.97	2.26	84	2.76	1.88	87
Federal funds sold and reverse repos	1.01	0.14	93	2.18	0.59	94	1.61	0.43	88	3.12	2.02	88	2.63	1.50	85
Trading assets		0.42		11.85	0.75	94	20.60	0.80	97	3.75	0.49	92	3.51	0.70	85
Total earning assets	3.20	3.42	28	3.49	3.99	11	3.43	3.80	19	4.29	4.47	36	3.98	4.33	24
Investment securities (tax equivalent)	0.87	1.88	4	1.64	2.54	1	1.16	2.32	1		2.74		1.68	2.69	0
US Treasury and agency securities (excluding mortgage-backed securities)	0.31	1.27	7	1.46	2.27	19	0.98	1.87	14	1.99	2.54	19	1.62	2.20	19
Mortgage-backed securities	4.39	1.49	99	2.62	2.30	79	2.48	2.05	83	2.73	2.54	75	3.21	2.44	94
All other securities	2.16	2.66	30	3.74	3.16	79	3.29	3.24	67		3.80		3.75	3.74	54
Interest-bearing deposits	0.34	0.32	60	1.17	0.80	84	0.79	0.62	75	2.06	1.13	93	2.03	0.85	99
Time deposits of \$250K or more	0.80	0.90	43	2.26	1.86	84	1.83	1.60	70	2.32	2.13	71	1.72	1.57	64
Time deposits < \$250K	1.65	0.87	96	1.61	1.71	34	1.40	1.49	35	2.36	1.91	88	1.79	1.42	84
Other domestic deposits	0.32	0.19	86	0.94	0.50	91	0.63	0.36	86	2.06	0.86	98	2.10	0.64	99
Foreign deposits		0.57			1.44			1.24			2.53			1.85	
Federal funds purchased and repos	1.42	0.11	98	12.63	0.53	98	8.15	0.37	98	3.51	1.23	95	2.10	1.03	85
Other borrowed funds and trading liabilities	0.32	0.56	60	0.47	0.60	55	0.37	0.55	58	2.15	1.03	68	2.50	2.10	84
All interest-bearing funds	0.40	0.47	43	1.15	0.96	69	0.81	0.79	53	2.20	1.34	95	2.26	1.06	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	76,442	45,808	126,507	43,667	48,815
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	293	231	475	502	256
Trading revenue	409	1,672	-5,059	3	-7
Investment banking fees and commissions	0	0	0	0	1
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	26,118	2,722	19,945	3,290	11,890
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	102	8,180	32,833	2,174	1,448
Other non-interest income	49,520	33,003	78,313	37,698	35,227
Total overhead expenses	58,268	42,552	96,400	63,215	50,790
Personnel expense	40,037	26,001	59,016	37,885	31,981
Net occupancy expense	3,396	2,830	5,636	4,527	2,623
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	294	762	1,516	1,312	303
Other operating expenses	14,541	12,959	30,232	19,491	15,883
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	437	366	404	329	282
Average personnel expense per employee	91.62	71.04	146.08	115.15	113.41
Average assets per employee	22,383.14	20,892.89	21,052.37	15,963.56	13,041.83

	BHC	Peer # 2	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.51	36	0	0.61	35	0	0.51	36	0	0.66	35	0	1.69	17
Overhead expenses / Net Interest Income + non-interest income	27.33	59.77	0	31.37	61.89	1	27.45	61.22	0	37.49	61.79	2	36.42	61.22	2
Percent of Average Assets															
Total overhead expense	1.19	2.32	2	1.11	2.49	2	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6
Personnel expense	0.82	1.36	5	0.68	1.44	2	0.69	1.42	2	0.72	1.50	4	0.87	1.46	9
Net occupancy expense	0.07	0.27	2	0.07	0.30	2	0.07	0.30	2	0.09	0.32	2	0.07	0.31	2
Other operating expenses	0.30	0.67	3	0.36	0.72	6	0.37	0.73	5	0.40	0.76	4	0.44	0.79	8
Overhead less non-interest income	-0.37	1.34	1	-0.09	1.53	1	-0.35	1.44	1	0.37	1.65	2	0.05	1.65	1
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	27.33	57.80	1	31.37	60.15	2	27.45	58.93	1	37.49	59.91	2	36.42	60.51	2
Personnel expense	18.78	33.60	3	19.17	34.68	2	16.81	33.88	1	34.17	34.17	5	22.93	34.42	5
Net occupancy expense	1.59	7.04	3	2.09	7.20	2	1.60	7.04	3	7.50	7.50	1	1.88	7.33	1
Other operating expenses	6.96	16.92	1	10.11	17.75	2	9.04	17.57	3	17.93	17.93	6	11.61	18.28	6
Total non-interest income	35.86	22.60	87	33.77	21.21	82	36.03	23.45	78	19.83	19.83	89	35.01	20.30	89
Fiduciary activities income	0	2.03	24	0	1.37	24	0	1.45	22	1.61	1.61	20	0	1.95	20
Service charges on domestic deposit accounts	0.14	2.77	8	0.17	2.85	7	0.14	2.67	8	3.21	3.21	4	0.18	3.58	4
Trading revenue	0.19	0.05	85	1.23	0.14	91	-1.44	0.10	1	0.07	0.07	7	-0.01	0.03	7
Investment banking fees and commissions	0	0.98	19	0	1.01	17	0	1.03	17	0.91	0.91	25	0	0.85	25
Insurance activities revenue	0	0.58	24	0	0.45	22	0	0.41	22	0.37	0.37	19	0	0.46	19
Venture capital revenue	0	0	47	0	0	49	0	0	48	0	0	49	0	0	49
Net servicing fees	12.25	0.51	98	2.01	-0.19	95	5.68	0	96	0.22	0.22	98	8.53	0.52	98
Net securitization income	0	0	49	0	0	50	0	0	48	0	0	49	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.05	3.90	17	6.03	4.33	76	9.35	5.55	75	2.27	2.27	45	1.04	1.98	45
Other non-interest income	23.23	7.51	93	24.33	7.35	94	22.30	7.76	93	7.41	7.41	96	25.26	7.05	96
Overhead less non-interest income	-8.53	34.94	3	-2.40	38.09	1	-8.57	34.63	1	39.47	39.47	1	1.42	39.75	1
Applicable income taxes / Pretax net operating income (tax equivalent)	26.15	21.17	82	25.59	18.84	84	25.82	20.30	81	21.51	21.51	85	25.17	18.37	85
Applicable income tax + TE / Pretax net operating income + TE	26.15	22.50	74	25.59	22.28	69	25.82	22.51	70	23.31	23.31	71	25.17	21.35	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	4,009,241	2,498,431	3,558,580	1,960,281	1,372,175	60.47	699.26
Commercial and industrial loans	422,223	418,875	475,345	376,597	330,727	0.80	452.06
Loans to individuals	8,236	10,659	10,348	12,444	11,167	-22.73	29.97
Loans to depository institutions and acceptances of other banks	159,130	117,149	83,436	60,528	9,522	35.84	
Agricultural loans	30,920	40,580	36,996	35,743	35,282	-23.80	60.07
Other loans and leases	4,261,860	5,465,254	4,781,260	2,670,953	1,132,260	-22.02	292.08
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	8,891,610	8,550,948	8,945,965	5,123,461	2,891,133	3.98	425.90
Less: Allowance for loan and lease losses	28,696	20,497	27,499	15,842	12,704	40.00	381.48
Net loans and leases	8,862,914	8,530,451	8,918,466	5,107,619	2,878,429	3.90	426.06
Debt securities that reprice or mature in over 1 year	305,331	252,720	260,461	248,150	137,953	20.82	6.62
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	9,168,245	8,783,171	9,178,927	5,355,769	3,016,382	4.38	365.12
Interest-bearing bank balances	388,304	389,357	169,665	492,800	310,669	-0.27	28.99
Federal funds sold and reverse repos	6,507	6,651	6,580	6,723	6,875	-2.17	19.42
Debt securities that reprice or mature within 1 year	9,930	6,936	9,340	42,092	193,119	43.17	-43.24
Trading assets	0	0	0	269,891	163,419		-100.00
Total earning assets	9,572,986	9,186,115	9,364,512	6,167,275	3,690,464	4.21	296.40
Non-interest-bearing cash and due from depository institutions	13,744	13,830	10,062	13,908	25,854	-0.62	76.07
Premises, fixed assets, and leases	30,215	29,324	28,579	29,216	15,045	3.04	668.44
Other real estate owned	0	195	0	144	0	-100.00	
Investment in unconsolidated subsidiaries	12,237	1,006	949	505	631	1116.40	2745.81
Intangible and other assets	252,350	208,930	241,273	160,933	152,169	20.78	201.72
Total assets	9,881,532	9,439,400	9,645,375	6,371,981	3,884,163	4.68	293.56
Quarterly average assets	9,609,957	8,689,212	9,317,578	6,639,736	3,840,514	10.60	278.34
Average loans and leases (YTD)	8,602,470	6,139,122	7,299,990	4,069,150	2,533,101	40.13	463.19
Memoranda							
Loans held-for-sale	3,422,538	4,403,339	3,409,074	2,095,098	832,848	-22.27	330.74
Loans not held-for-sale	5,469,072	4,147,609	5,536,891	3,028,363	2,058,285	31.86	510.27
Real estate loans secured by 1-4 family	820,217	501,071	706,727	427,760	418,618	63.69	257.86
Commercial real estate loans	3,127,337	1,939,178	2,787,758	1,483,196	911,068	61.27	1188.07
Construction and land development	561,747	459,215	501,880	364,663	183,728	22.33	1045.60
Multifamily	1,780,719	1,405,650	2,213,931	1,051,942	669,512	26.68	947.89
Nonfarm nonresidential	784,871	74,313	71,947	66,591	57,828	956.17	3194.59
Real estate loans secured by farmland	61,687	58,182	64,095	49,325	42,489	6.02	108.22
Total investment securities	315,261	259,656	269,801	290,242	331,072	21.41	3.75
U.S. Treasury securities	5,020	4,032	6,559	4,764	11,931	24.50	402.00
US agency securities (excluding mortgage-backed securities)	254,564	225,874	235,039	244,973	239,900	12.70	-2.05
Municipal securities	6,038	6,068	6,025	5,937	21,250	-0.49	-36.44
Mortgage-backed securities	49,639	23,682	22,178	34,568	48,642	109.61	48.31
Asset-backed securities	0	0	0	0	9,349		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	315,261	259,656	269,801	290,242	331,072	21.41	3.75
U.S. Treasury securities	5,020	4,032	6,559	4,764	11,931	24.50	402.00
US agency securities (excluding mortgage-backed securities)	254,564	225,874	235,039	244,973	239,900	12.70	-2.05
Municipal securities	6,038	6,068	6,025	5,937	21,250	-0.49	-36.44
Mortgage-backed securities	49,639	23,682	22,178	34,568	48,642	109.61	48.31
Asset-backed securities	0	0	0	0	9,349		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-23	898	488	578	-1,414		
Structured notes, fair value	0	0	0	0	72,792		-100.00
Pledged securities	304,754	256,184	262,901	287,579	280,243	18.96	2.69

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	814,518	601,262	853,647	272,036	928,078	35.47	-20.45
NOW, ATS and transaction accounts	4,250,030	2,989,200	4,219,548	1,827,956	621,354	42.18	4714.37
Time deposits less brokered deposits < \$250K	58,652	83,259	66,500	83,311	-240,511	-29.55	
MMDA and other savings accounts	2,443,963	1,672,901	1,984,742	1,203,883	1,001,357	46.09	165.80
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,567,163	5,346,622	7,124,437	3,387,186	2,310,278	41.53	272.00
Time deposits of \$250K or more	445,689	182,650	256,040	118,931	42,428	144.01	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	285,088	1,359,015	883,980	164,274	192,983	-79.02	415.08
Other borrowings w/remaining maturity over 1 year	416,285	402,098	464,277	17,165	2,469	3.53	24649.41
Brokered deposits < \$250K	26,677	1,379,829	28,143	1,972,139	878,606	-98.07	
Noncore funding	1,173,739	3,323,592	1,632,440	2,272,509	1,116,486	-64.68	333.71
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	81,566	60,988	77,877	58,558	36,162	33.74	184.28
Total liabilities	8,822,468	8,731,202	8,834,754	5,718,253	3,462,926	1.05	278.08
Equity Capital							
Perpetual preferred stock (including surplus)	362,149	212,646	212,646	212,646	41,581	70.31	1169.58
Common stock	136,836	135,949	135,857	135,640	135,057	0.65	457.92
Common surplus	0	0	0	0	0		-100.00
Retained earnings	560,083	358,895	461,745	304,984	244,909	56.06	354.28
Accumulated other comprehensive income	-4	708	373	458	-310		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,059,064	708,198	810,621	653,728	421,237	49.54	497.42
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,059,064	708,198	810,621	653,728	421,237	49.54	497.42
Total liabilities and capital	9,881,532	9,439,400	9,645,375	6,371,981	3,884,163	4.68	293.56
Memoranda							
Non-interest-bearing deposits	814,518	601,738	854,202	272,216	928,313	35.36	-20.46
Interest-bearing deposits	7,225,011	6,307,363	6,554,418	5,206,040	2,302,999	14.55	490.39
Total deposits	8,039,529	6,909,101	7,408,620	5,478,256	3,231,312	16.36	257.66
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	810,621	653,728	653,728	421,237	367,474		
Accounting restatements	0	0	0	145	0		
Net income	113,400	65,745	180,533	77,184	62,874		
Net sale of new perpetual preferred stock	149,502	0	0	171,065	0		
Net sale of new common stock	0	0	-150	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	14,597	11,835	23,671	17,254	10,216		
Change in other comprehensive income	-378	251	-84	768	696		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	516	309	265	583	409		
Holding company equity capital, ending balance	1,059,064	708,198	810,621	653,728	421,237		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	40.57	47.38	32	26.47	48.99	9	36.89	48.33	18	30.76	52.67	10	35.33	53.63	12
Commercial and industrial loans	4.27	11.46	9	4.44	14.96	6	4.93	13.47	8	5.91	11.45	23	8.51	11.42	43
Loans to individuals	0.08	2.05	13	0.11	2.29	17	0.11	2.29	14	0.20	2.71	19	0.29	2.65	21
Loans to depository institutions and acceptances of other banks	1.61	0	97	1.24	0	98	0.87	0	97	0.95	0	98	0.25	0	96
Agricultural loans	0.31	0.40	70	0.43	0.47	69	0.38	0.43	69	0.56	0.53	72	0.91	0.47	77
Other loans and leases	43.13	1.35	99	57.90	1.29	99	49.57	1.39	99	41.92	1.08	99	29.15	2.64	99
Net loans and leases	89.69	65.71	99	90.37	71.37	99	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52
Debt securities over 1 year	3.09	16.22	6	2.68	12.18	8	2.70	13.53	7	3.89	13.66	9	3.55	13.20	7
Mutual funds and equity securities	0	0.07	22	0	0.06	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	92.78	82.54	97	93.05	84.41	97	95.16	83.47	99	84.05	86.76	25	77.66	87.24	6
Interest-bearing bank balances	3.93	7.78	32	4.12	5.87	40	1.76	6.78	15	7.73	2.97	89	8	2.30	90
Federal funds sold and reverse repos	0.07	0.04	89	0.07	0.04	87	0.07	0.02	90	0.11	0.03	87	0.18	0.01	94
Debt securities 1 year or less	0.10	1.85	10	0.07	1.97	8	0.10	2.03	10	0.66	2.10	31	4.97	2.14	82
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	4.24	0.03	99	4.21	0.02	98
Total earning assets	96.88	93.19	96	97.32	92.83	98	97.09	92.98	97	96.79	92.39	97	95.01	92.24	83
Non-interest cash and due from depository institutions	0.14	1.04	3	0.15	1.08	3	0.10	1.07	2	0.22	1.14	6	0.67	1.25	22
Other real estate owned	0	0.02	16	0	0.04	28	0	0.03	13	0	0.04	27	0	0.04	9
All other assets	2.98	5.68	6	2.54	5.99	3	2.81	5.87	6	2.99	6.41	4	4.32	6.39	20
Memoranda															
Short-term investments	4.10	10.40	17	4.27	8.34	26	1.92	9.38	4	8.50	5.36	76	13.15	4.70	90
U.S. Treasury securities	0.05	0.30	61	0.04	0.19	70	0.07	0.19	71	0.07	0.29	65	0.31	0.37	74
US agency securities (excluding mortgage-backed securities)	2.58	1.61	72	2.39	0.98	82	2.44	1.28	77	3.84	1.25	87	6.18	1.67	89
Municipal securities	0.06	3.34	17	0.06	2.64	17	0.06	2.96	17	0.09	2.58	14	0.55	2.66	29
Mortgage-backed securities	0.50	9.74	4	0.25	8.33	5	0.23	8.52	5	0.54	9.38	5	1.25	8.73	10
Asset-backed securities	0	0.45	31	0	0.27	34	0	0.35	32	0	0.30	34	0.24	0.26	80
Other debt securities	0	0.62	11	0	0.55	13	0	0.60	12	0	0.53	15	0	0.52	16
Loans held-for-sale	34.64	0.34	99	46.65	0.56	99	35.34	0.58	99	32.88	0.39	99	21.44	0.29	99
Loans held for investment	55.35	65.68	20	43.94	70.96	5	57.40	69.07	16	47.53	72.01	5	52.99	73.24	6
Real estate loans secured by 1-4 family	8.30	13.58	33	5.31	15.05	12	7.33	14.47	24	6.71	16.02	15	10.78	16.83	31
Revolving	7.35	1.66	97	4.16	1.96	87	6.10	1.79	95	5.22	2.24	92	7.99	2.43	96
Closed-end, secured by first liens	0.94	11.38	5	1.15	12.48	5	1.22	12.11	6	1.48	13.07	6	2.77	13.60	7
Closed-end, secured by junior liens	0	0.22	6	0	0.31	4	0	0.27	5	0.01	0.37	5	0.02	0.41	7
Commercial real estate loans	31.65	30.82	54	20.54	30.76	18	28.90	30.65	44	23.28	33.26	19	23.46	33.39	20
Construction and land development	5.68	4.24	68	4.86	4.65	57	5.20	4.32	62	5.72	5	61	4.73	4.78	58
Multifamily	18.02	5.19	90	14.89	4.68	90	22.95	5.03	95	16.51	4.76	91	17.24	5.12	91
Nonfarm nonresidential	7.94	19.97	8	0.79	19.93	1	0.75	19.97	1	1.05	21.85	1	1.49	21.85	1
Real estate loans secured by farmland	0.62	0.81	65	0.62	0.85	64	0.66	0.85	65	0.77	0.95	64	1.09	0.88	70

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	45.09	71.52	8	29.22	68.15	2	39.78	69.38	5	38.26	72.74	5	47.46	72.88	8
Real estate loans secured by 1-4 family	9.22	20.62	18	5.86	21.04	10	7.90	20.91	16	8.35	22.29	13	14.48	23.13	32
Revolving	8.17	2.56	95	4.59	2.76	76	6.58	2.61	91	6.50	3.13	85	10.73	3.34	95
Closed-end	1.05	17.71	4	1.27	17.91	4	1.32	17.94	5	1.85	18.71	4	3.75	19.33	6
Commercial real estate loans	35.17	46.80	19	22.68	43.14	7	31.16	44.23	16	28.95	46.16	13	31.51	45.57	16
Construction and land development	6.32	6.48	53	5.37	6.52	42	5.61	6.26	47	7.12	6.97	55	6.35	6.53	56
1-4 family	0.05	1.22	13	0.01	1.40	6	0.03	1.14	11	0.03	1.47	8	0.09	1.52	12
Other	6.27	5.06	65	5.36	5.04	61	5.58	4.94	60	7.09	5.34	70	6.26	4.90	68
Multifamily	20.03	7.60	88	16.44	6.37	88	24.75	7.01	91	20.53	6.42	91	23.16	6.76	92
Nonfarm nonresidential	8.83	30.55	4	0.87	28.11	1	0.80	29.04	1	1.30	30.59	1	2	30.16	1
Owner-occupied	0.60	10.50	4	0.61	9.61	4	0.56	10	4	0.86	10.68	4	1.34	10.31	7
Other	8.22	19.68	9	0.26	18.11	1	0.25	18.53	1	0.44	19.36	1	0.66	19.35	1
Real estate loans secured by farmland	0.69	1.31	60	0.68	1.24	57	0.72	1.30	60	0.96	1.38	61	1.47	1.27	70
Loans to depository institutions and acceptances of other banks	1.79	0	97	1.37	0	98	0.93	0	97	1.18	0	98	0.33	0	96
Commercial and industrial loans	4.75	17.90	5	4.90	21.54	5	5.31	19.85	6	7.35	16.16	15	11.44	16.21	38
Loans to individuals	0.09	3.38	10	0.12	3.41	15	0.12	3.53	13	0.24	4	19	0.39	3.89	21
Credit card loans	0	0.03	33	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans	0.35	0.67	65	0.47	0.71	67	0.41	0.69	64	0.70	0.78	68	1.22	0.69	77
Other loans and leases	47.93	2.11	99	63.91	1.89	99	53.45	2.07	99	52.13	1.48	99	39.16	3.74	98
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	374.58	466.69	25	352.20	493.71	17	434	473.75	39	307.51	493.53	11	348.57	505.61	16
Real estate loans secured by 1-4 family	76.63	134.41	29	70.64	152.34	23	86.19	142.34	31	67.10	151.03	21	106.34	161.34	33
Revolving	67.89	16.52	97	55.32	20.05	92	71.78	17.81	97	52.21	21.25	91	78.82	23.52	96
Closed-end	8.74	115.32	4	15.32	129.93	6	14.41	122.21	6	14.89	127.10	6	27.52	134.73	7
Commercial real estate loans	292.18	302.67	48	273.36	312.13	35	339.99	302.08	62	232.67	311.74	26	231.44	316.03	24
Construction and land development	52.48	41.97	65	64.73	47.15	72	61.21	42.85	75	57.20	46.63	63	46.67	44.92	56
1-4 family	0.42	7.74	13	0.17	9.84	7	0.31	7.52	12	0.23	9.52	8	0.70	10.21	12
Other	52.06	33.01	78	64.57	36.48	86	60.90	33.94	85	56.98	35.90	78	45.98	33.75	72
Multifamily	166.37	49.96	91	198.15	47.28	93	270.01	48.67	95	165.02	44.76	92	170.08	48.38	91
Nonfarm nonresidential	73.33	197.97	8	10.48	203.73	1	8.77	198.42	1	10.45	206.64	1	14.69	208.15	1
Owner-occupied	5.01	67.49	4	7.34	69.16	4	6.06	67.98	4	6.93	71.54	4	9.85	70.68	8
Other	68.32	126.96	17	3.14	130.32	1	2.72	125.78	1	3.51	130.65	1	4.84	134.17	1
Real estate loans secured by farmland	5.76	8.06	65	8.20	8.48	65	7.82	8.35	67	7.74	8.66	63	10.79	8.13	71
Loans to depository institutions and acceptances of other banks	14.87	0.02	98	16.51	0.03	99	10.18	0.03	97	9.50	0.01	98	2.42	0.01	96
Commercial and industrial loans	39.45	114.08	9	59.05	154.44	11	57.97	133.93	15	59.08	106.70	28	84.01	107.07	43
Loans to individuals	0.77	20.19	13	1.50	22.72	18	1.26	22.15	16	1.95	24.83	21	2.84	24.45	22
Credit card loans	0	0.17	33	0	0.21	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans	2.89	3.83	69	5.72	4.68	71	4.51	4.17	70	5.61	4.86	72	8.96	4.49	78
Other loans and leases	398.18	13.49	99	770.43	13.44	99	583.11	13.62	99	418.99	10.25	99	287.63	25.58	98
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.26	36.08	57	27.51	33.40	34	32.56	34	50	33.84	35.38	49	36.68	35.09	62
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	309.52	233.35	78	331.58	241.60	80	355.27	232.08	85	272	239.13	68	269.42	243.62	65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	314.53	304.90	52	338.91	315.12	60	361.32	304.52	71	278.93	315.15	38	279.26	318.90	34

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	4.10	10.40	17	4.27	8.34	26	1.92	9.38	4	8.50	5.36	76	13.15	4.70	90
Liquid assets	7.26	22.17	1	7.03	17.64	2	4.67	19.32	0	16.75	16.28	59	20.78	15.56	78
Investment securities	3.19	18.87	2	2.75	14.73	2	2.80	16.07	3	4.55	16.41	2	8.52	16.02	16
Net loans and leases	89.69	65.71	99	90.37	71.37	99	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52
Net loans, leases and standby letters of credit	90.54	66.09	99	90.76	71.74	99	92.99	69.67	99	80.55	72.78	82	74.62	73.71	52
Core deposits	76.58	78.86	30	56.64	73.75	3	73.86	76.49	30	53.16	71.61	4	59.48	69.97	14
Noncore funding	11.88	8.06	75	35.21	13.25	96	16.92	10.29	82	35.66	14.61	95	28.74	16.58	86
Time deposits of \$250K or more	4.51	3.01	78	1.93	3.78	21	2.65	3.37	44	1.87	4.33	15	1.09	4.28	7
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.72	21	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.07	0.53	8	-0.07	0.67	6	-0.07	0.59	7	-0.11	0.75	4	-0.18	0.97	1
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.89	0.67	88	14.40	1.76	97	9.16	1.06	95	2.58	2.75	59	4.97	3.63	63
Earning assets that reprice within 1 year	88.91	31.76	99	89.81	31.27	99	88.79	31.93	98	82.66	33.16	97	79.73	32.35	98
Interest-bearing liabilities that reprice within 1 year	3.86	13.65	13	16.52	16.01	68	2.43	14.04	4	32.75	18.54	84	16.70	18.20	61
Long-term debt that reprices within 1 year	0	0.05	41	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	85.04	17.40	99	73.29	14.91	98	86.36	17.03	98	49.91	13.71	95	63.03	12.98	97
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.39	-3.20	82	33.25	5.81	96	15.76	0.77	87	32.32	10.70	95	20.08	13.54	68
Net short-term noncore funding dependence	2.45	-6.28	76	28.19	0.49	97	9.74	-3.25	87	31.13	5.88	97	19.80	8.57	89
Short-term investment / Short-term noncore funding	64.34	323.58	20	14	146.06	4	17.19	230.45	3	24.52	78.10	32	46.09	62.28	62
Liquid assets - short-term noncore funding / Nonliquid assets	0.97	22.52	7	-25.25	11.45	1	-6.84	16.27	6	-21.52	6.90	0	-9.77	4.17	14
Net loans and leases / Total deposits	110.24	78.71	98	123.47	88.39	99	120.38	84.20	98	93.23	90.96	52	89.08	92.88	32
Net loans and leases / Core deposits	117.12	83.94	95	159.55	97.80	97	125.18	91.10	93	150.79	102.55	97	124.59	106.50	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.14			0.88			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0	2.10	9	0.13	3.84	7	0.06	3.63	4	0.09	1.28	12	-0.37	-1.95	84
Structured notes appreciation (depreciation) / Tier 1 capital		-0.01			-0.02			0.03			-0.02			-0.07	-0.04
Percent of Investment Securities															
Held-to-maturity securities	0	5.71	26	0	6.32	25	0	5.36	26	0	7.25	23	0	10.76	18
Available-for-sale securities	100	92.95	87	100	92.05	88	100	93.39	87	100	91.33	88	100	88.32	88
U.S. Treasury securities	1.59	1.65	72	1.55	1.51	77	2.43	1.22	84	1.64	2.07	74	3.60	2.08	79
US agency securities (excluding mortgage-backed securities)	80.75	9.81	99	86.99	7.21	98	87.12	8.39	98	84.40	8.16	98	72.46	11	98
Municipal securities	1.92	17.74	22	2.34	17.50	22	2.23	18.61	26	2.05	15.40	20	6.42	16.63	32
Mortgage-backed securities	15.75	54.62	8	9.12	56.49	6	8.22	54.48	7	11.91	57.07	7	14.69	54.50	10
Asset-backed securities	0	2.44	31	0	1.54	33	0	1.97	32	0	1.70	34	2.82	1.54	85
Other debt securities	0	3.80	11	0	4.07	13	0	4.34	12	0	3.73	15	0	3.75	16
Mutual funds and equity securities	0	0.51	22	0	0.49	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	3.15	11.27	26	2.67	13.85	19	3.46	13.69	23	14.50	13.55	61	58.33	13.91	93
Debt securities 1 to 5 years	82.09	18.32	99	88.25	19.89	99	89.46	20.49	99	73.32	23.43	98	22.69	23.42	56
Debt securities over 5 years	14.76	66.71	6	9.08	61.58	4	7.08	61.87	6	12.17	58.63	8	18.97	58.36	10
Pledged securities	96.67	38.80	98	98.66	47.76	98	97.44	44.55	97	99.08	43.76	98	84.65	42.20	94
Structured notes, fair value	0	0.22	35	0	0.04	41	0	0.03	42	0	0.09	39	21.99	0.15	98
Percent Change from Prior Like Quarter															
Short-term investments	0.45	42.70	32	-26.97	139.78	4	-65.73	136.94	0	6.06	32.84	43	-0.24	16.28	42
Investment securities	21.41	30.46	41	-0.70	9.89	32	-7.04	16.36	20	-12.33	4.80	11	-18.93	8.02	3
Core deposits	41.53	14.37	96	78.98	22.99	96	110.33	23.17	98	46.61	9.96	97	10.54	10.40	64
Noncore funding	-64.68	-28.42	10	91.99	9.77	90	-28.17	-12.78	30	103.54	4.16	95	22.65	6.76	73

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,720,687	2,167,481	2,665,034	1,535,492	1,459,418
Commit: Secured commercial real estate loans	1,058,166	411,539	945,066	411,978	370,104
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	83,710	37,085	50,951	24,759	19,866
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	204,134	564,604	693,064	0	26,258
Written options contracts (interest rate)	8,306	29,823	23,004	0	2,195
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	86,387	82,942	82,726		0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0		0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	37.65	16.36	98	22.96	15.78	87	27.63	16.09	92	24.10	16.97	82	37.57	17.31	97
Standby letters of credit	0.85	0.31	89	0.39	0.31	70	0.53	0.31	78	0.39	0.36	61	0.51	0.35	76
Commercial and similar letters of credit	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	3.02	3.98	71	7.18	4.37	76	8.28	3.72	77	0	2.95	31	0.73	6.51	25
Interest rate contracts	3.02	3.87	71	7.18	4.21	76	8.28	3.62	77	0	2.87	31	0.73	6.40	25
Interest rate futures and forward contracts	2.07	0.14	92	5.98	0.33	95	7.19	0.20	97	0	0.08	39	0.68	0.25	83
Written options contracts (interest rate)	0.08	0.16	77	0.32	0.35	76	0.24	0.24	79	0	0.13	36	0.06	0.26	48
Purchased options contracts (interest rate)	0	0.01	45	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0.87	3.09	67	0.88	2.79	67	0.86	2.58	70	0	2.19	34	0	5.18	15
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	43.25	25.18	95	35.31	23.96	87	36.51	24.20	86	37.73	24.81	89	57.61	25.18	98

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	298,827	677,369	798,794	0	28,453
Interest rate contracts	298,827	677,369	798,794	0	28,453
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	204,134	564,604	693,064	0	26,258
Written options	8,306	29,823	23,004	0	2,195
Exchange-traded	0	0	0	0	0
Over-the-counter	8,306	29,823	23,004	0	2,195
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	86,387	82,942	82,726	0	0
Held for trading					
Interest rate contracts	0	0	0	0	23,498
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	298,827	677,369	798,794	0	4,955
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	0	0	0	50,089	2,759
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)					
	2,437	5,217	6,137	0	9
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	2,598	9,606	9,301	0	57
Current credit exposure on risk-based capital derivative contracts					
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Notional Amount															
Interest rate contracts	100	99.88	57	100	99.90	56	100	99.50	58		99.57		100	99.91	54
Foreign exchange contracts	0	0.11	44	0	0.10	44	0	0.19	43		0.14		0	0	46
Equity, commodity, and other contracts	0	0	47	0	0	47	0	0	47		0.07		0	0	47
Futures and forwards															
Futures and forwards	68.31	10.53	96	83.35	16.21	94	86.76	15.03	96		14.06		92.29	11.75	95
Written options	2.78	7.49	42	4.40	12.26	37	2.88	10.24	37		11.73		7.71	11.14	66
Exchange-traded	0	0	50	0	0	49	0	0	50		0		0	0	49
Over-the-counter	2.78	7.49	42	4.40	12.21	37	2.88	10.24	37		10.84		7.71	10.65	66
Purchased options	0	1.26	36	0	1.85	33	0	2.13	33		2.45		0	1.29	38
Exchange-traded	0	0	50	0	0	49	0	0	50		0		0	0	49
Over-the-counter	0	1.26	36	0	1.81	34	0	2.13	33		2.28		0	1.22	38
Swaps	28.91	78.96	10	12.24	69.08	12	10.36	71.83	11		64.61		0	65.42	10
Held for trading															
Held for trading	0	22.18	34	0	13.70	36	0	16.03	34		15.01		82.59	13.60	88
Interest rate contracts	0	20.79	34	0	13.72	36	0	16.37	34		16.17		82.59	12.87	88
Foreign exchange contracts	0	0	47	0	0	47	0	0	47		0.11		0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	49		0		0	0	49
Non-traded															
Non-traded	100	77.82	65	100	86.30	63	100	83.97	65		84.99		17.41	86.40	11
Interest rate contracts	100	77.64	69	100	86.12	67	100	83.02	69		84.69		17.41	85.51	11
Foreign exchange contracts	0	0	46	0	0	46	0	0	45		0.01		0	0	47
Equity, commodity, and other contracts	0	0	48	0	0	48	0	0	48		0.01		0	0	48
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	0	82.49	4	0	70.94	5	0	79.60	4		80.07		9.70	82.85	8
One year or less	0	12.18	11	0	16.71	13	0	15.52	12		15.20		9.70	12.75	62
Over 1 year to 5 years	0	21.55	14	0	18.62	14	0	19.75	15		22.92		0	22.66	16
Over 5 years	0	38.27	10	0	31.71	12	0	32.47	13		34.12		0	36.28	14
Gross negative fair value (absolute value)	0.82	1.91	28	0.77	3.20	18	0.77	2.84	15		1.30		0.03	0.66	20
Gross positive fair value	0.87	1.55	28	1.42	2.37	34	1.16	2.25	30		1.14		0.20	1.10	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.01	71	0.01	0.01	72	0.01	0.01	74	0	0	32	0	0.01	27
Gross positive fair value (X)	0	0.01	70	0.01	0.01	78	0.01	0.01	80	0	0	32	0	0.01	23
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0	0	75	0.01	0	83	0.01	0	87	0	0	34	0	0.01	29
Current credit exposure (X)	0	0.01	22	0	0.02	23	0	0.02	21	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets		0.16			0.33			0.27		0	0.10	18	0	0.06	18

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	27,499	15,842	15,842	12,704	8,311
Gross losses	160	133	363	960	236
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8	44	181	159	0
Net losses	152	89	182	801	236
Provision for loan and lease losses	1,349	4,743	11,838	3,940	4,628
Adjustments	0	1	1	-1	1
Ending balance	28,696	20,497	27,499	15,842	12,704
Memo: Allocated transfer risk reserve (ATRR)				0	0

	BHC	Peer # 2	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03	-0.03	63	0.12	0.55	8	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61
Provision for loan and lease losses / Average loans and leases	0.03	-0.04	60	0.15	0.76	5	0.16	0.53	5	0.10	0.16	40	0.18	0.16	63
Provision for loan and lease losses / Net loan and lease losses	887.50	62.34	82	5,329.21	1,122.38	90	6,504.40	672.96	96	491.89	142.73	88	1,961.02	182.69	96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.52	1.32	3	0.49	1.22	3	0.50	1.35	4	0.52	0.94	8	0.62	0.94	16
Allowance for loan and lease losses / Total loans and leases	0.32	1.31	2	0.24	1.21	1	0.31	1.33	1	0.31	0.93	3	0.44	0.93	5
Allowance for loan and lease losses / Net loans and leases losses (X)	94.39	49.92	83	115.15	33.72	89	151.09	25.33	94	19.78	17.18	76	53.83	21.35	84
Allowance for loan and lease losses / Nonaccrual assets	998.47	417.11	87	772.31	317.15	88	887.92	336.78	87	1,405.68	315.75	92	680.09	285.36	88
ALLL / 90+ days past due + nonaccrual loans and leases	876.75	376.57	87	238.70	286.97	56	419.45	293.46	78	362.10	283.41	76	360.09	259.30	76
Gross loan and lease losses / Average loans and leases	0	0.10	8	0	0.15	6	0	0.16	3	0.02	0.16	12	0.01	0.15	8
Recoveries / Average loans and leases	0	0.05	3	0	0.04	7	0	0.04	6	0	0.05	7	0	0.05	0
Net losses / Average loans and leases	0	0.05	39	0	0.11	17	0	0.11	12	0.02	0.11	27	0.01	0.09	23
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	2.20	20.17	9	4.58	17.77	17	18.85	42.12	31	67.37	41.80	80	0	51.25	0
Earnings coverage of net loan and lease losses (X)	1,019.05	-10.45	95	1,046.09	41.28	95	1,402.17	33.55	97	132.20	22.46	89	375.66	29.27	96

Net Loan and Lease Losses By Type

Real estate loans	0	0.01	52	0	0.02	44	0	0.04	23	0	0.02	43	0	0.01	33
Real estate loans secured by 1-4 family	0	-0.01	63	0	0.01	47	-0.01	0.01	30	0	0.02	36	0	0.01	38
Revolving	0	-0.01	61	0	0	57	0	0	54	0	0.02	47	0	0.02	44
Closed-end	0	0	69	0	0.01	46	-0.04	0.01	5	0	0.02	34	0	0.01	39
Commercial real estate loans	0	0.02	60	0	0.03	50	0	0.05	24	0	0.02	56	0	0.01	41
Construction and land development	0	-0.01	63	0	-0.01	61	0	0	57	0	-0.02	62	0	-0.02	57
1-4 family	0	0	55	0	0	52	0	0	50	0	0	54	0	0	54
Other	0	-0.01	61	0	-0.01	62	0	-0.01	59	0	-0.02	62	0	-0.02	60
Multifamily	0	0	54	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.03	59	0	0.04	44	-0.09	0.07	2	0.09	0.03	81	0	0.02	39
Owner-occupied	0	0	55	0	0.01	49	-0.09	0.01	1	0.09	0.01	91	0	0.01	43
Other	0	0.02	72	0	0.03	48	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland	0	0	51	0	0	48	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	0.07	0.10	64	0.04	0.17	42	0.06	0.20	36	0.20	0.27	51	0.03	0.18	33
Loans to individuals		0.47		0.04	0.74	9	0.14	0.66	21		0.74		1.31	0.71	81
Credit card loans		0.94			2.09			1.71			1.89			1.65	
Agricultural loans	0.01	0	87	0	0	50	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions															
Other loans and leases	0	0.23	32	0	0.14	30	0	0.44	29	0	0.14	33	0	0.28	30

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	655	2,965	41,113	10,571	2,298
90+ days past due loans and leases	399	5,933	3,459	3,248	1,660
Nonaccrual loans and leases	2,874	2,654	3,097	1,127	1,868
Total past due and nonaccrual loans and leases	3,928	11,552	47,669	14,946	5,826
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	4,006	4,011	4,006	6	4,012
Other real estate owned	0	195	0	144	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.01	0.18	6	0.03	0.27	11	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13
90+ days past due loans and leases	0	0.03	52	0.07	0.04	78	0.04	0.04	70	0.06	0.03	78	0.06	0.03	78
Nonaccrual loans and leases	0.03	0.52	6	0.03	0.53	4	0.03	0.60	3	0.02	0.48	4	0.06	0.49	8
90+ days past due and nonaccrual loans and leases	0.04	0.58	6	0.10	0.59	8	0.07	0.67	5	0.09	0.54	9	0.12	0.54	10
30-89 days past due restructured	0	0	33	0	0	30	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.09	8	0	0.08	6	0	0.09	7	0	0.07	8	0	0.10	6
30-89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	47	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.01	0.18	6	0.03	0.27	11	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13
90+ days past due assets	0	0.03	52	0.07	0.04	78	0.04	0.04	70	0.06	0.03	78	0.06	0.03	78
Nonaccrual assets	0.03	0.53	6	0.03	0.54	4	0.03	0.60	3	0.02	0.48	4	0.06	0.49	8
30+ days past due and nonaccrual assets	0.04	0.79	5	0.14	0.88	6	0.53	0.95	26	0.29	0.87	12	0.20	0.88	8
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.03	0.39	7	0.09	0.43	12	0.07	0.47	6	0.07	0.39	9	0.09	0.39	10
90+ days past due and nonaccrual assets + other real estate owned	0.03	0.43	6	0.09	0.48	12	0.07	0.52	5	0.07	0.45	8	0.09	0.45	9
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.07	0.54	6	0.07	0.58	4	0.07	0.63	4	0.02	0.56	2	0.15	0.59	9
Allowance for loan and lease losses	23.98	65.65	17	33.47	72.32	21	25.83	72.10	17	8.06	92.08	2	46.28	95.97	26
Equity capital + allowance for loan and lease losses	0.63	4.89	6	0.94	5.37	6	0.85	5.64	6	0.19	4.77	2	1.36	5.09	8
Tier 1 capital + allowance for loan and lease losses	0.64	5.37	5	0.97	5.86	7	0.87	6.21	5	0.20	5.30	2	1.49	5.65	9
Loans and leases + other real estate owned	0.08	0.83	5	0.08	0.81	3	0.08	0.92	4	0.02	0.78	2	0.20	0.82	8

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.01	0.16	6	0.02	0.28	10	1.15	0.25	96	0.28	0.28	61	0.07	0.29	13
90+ days past due	0.01	0.03	67	0.13	0.04	83	0.09	0.04	82	0.12	0.03	84	0.01	0.03	53
Nonaccrual	0.01	0.55	4	0.03	0.56	4	0.02	0.63	2	0.04	0.45	8	0.07	0.48	9
Commercial and industrial															
30–89 days past due	0	0.10	12	0.40	0.16	85	0.01	0.15	22	0.62	0.22	88	0.07	0.23	41
90+ days past due	0	0.01	34	0.05	0.01	86	0	0.02	67	0.02	0.02	74	0	0.02	32
Nonaccrual	0.51	0.58	55	0.43	0.56	54	0.48	0.61	54	0.04	0.74	10	0.02	0.61	14
Individuals															
30–89 days past due	0.05	0.31	30	0.02	0.40	17	0	0.52	7	0.31	0.60	36	3.80	0.68	94
90+ days past due	0	0.01	34	0.01	0.02	66	0.08	0.02	86	0.01	0.02	68	0.11	0.03	85
Nonaccrual	0.07	0.12	53	0.09	0.16	51	0.07	0.14	46	0.11	0.12	61	0.16	0.15	65
Depository institution loans															
30–89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Agricultural															
30–89 days past due	1.33	0.07	94	0	0.28	31	0	0.07	34	0	0.10	34	0	0.11	34
90+ days past due	0	0	46	0	0	44	0	0	45	0	0	47	0	0.01	44
Nonaccrual	0	0.27	32	0	0.55	30	0	0.57	29	0	0.80	28	0	0.46	31
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0	0.30	48	0.01	0.32	56	0	0.67	46	0.10	0.28	67	0.06	0.18	64
90+ days past due	0	0.01	42	0.04	0	92	0	0	84	0.03	0	90	0.13	0	96
Nonaccrual	0	0.21	72	0	0.07	72	0	0.10	70	0.01	0.04	78	0.08	0.04	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.02	0.25	11	0.05	0.38	14	0.05	0.46	10	0.81	0.53	74	0.21	0.52	25
	90+ days past due	0	0.04	28	0.03	0.06	65	0.04	0.06	71	0.43	0.05	95	0.02	0.04	59
	Nonaccrual	0.07	0.59	10	0.13	0.66	8	0.08	0.67	5	0.17	0.55	15	0.21	0.61	20
Revolving	30-89 days past due	0	0.19	15	0	0.27	11	0	0.25	27	0.01	0.36	17	0.12	0.36	34
	90+ days past due	0	0.01	40	0	0.01	39	0	0.01	41	0.04	0.01	84	0	0.02	37
	Nonaccrual	0.01	0.44	16	0.01	0.44	18	0.01	0.46	15	0.02	0.34	23	0.02	0.35	22
Closed-end	30-89 days past due	0.16	0.23	48	0.21	0.40	41	0.31	0.48	43	3.61	0.56	99	0.48	0.54	57
	90+ days past due	0	0.04	30	0.14	0.07	80	0.23	0.06	86	1.80	0.05	97	0.08	0.05	75
	Nonaccrual	0.54	0.61	55	0.53	0.68	47	0.45	0.69	33	0.72	0.57	70	0.77	0.64	67
Junior lien	30-89 days past due	0	0.01	60	0	0.01	17	0	0.01	15	0	0.02	30	0.01	0.02	44
	90+ days past due	0	0	46	0	0	42	0	0	44	0	0	87	0	0	38
	Nonaccrual	0.01	0.02	47	0.01	0.03	40	0.01	0.03	35	0.01	0.03	43	0.01	0.03	43
Commercial real estate	30-89 days past due	0	0.11	25	0.01	0.20	19	1.32	0.14	97	0.03	0.15	23	0.01	0.16	14
	90+ days past due	0.01	0.01	82	0.07	0.02	86	0.04	0.02	82	0.03	0.02	80	0	0.02	67
	Nonaccrual	0	0.49	8	0	0.45	3	0	0.57	6	0	0.34	4	0	0.41	8
Construction and development	30-89 days past due	0	0.10	31	0	0.17	23	0	0.16	26	0.05	0.20	59	0	0.17	21
	90+ days past due	0	0	45	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0	0.14	24	0	0.29	19	0	0.21	21	0	0.18	21	0	0.18	21
1-4 family	30-89 days past due	0	0.01	41	0	0.05	35	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	42	0	0.03	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30-89 days past due	0	0.07	33	0	0.09	28	0	0.09	30	0.05	0.12	72	0	0.06	28
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0	0.08	27	0	0.20	22	0	0.16	23	0	0.14	24	0	0.10	25
Multifamily	30-89 days past due	0	0.04	40	0	0.07	38	1.66	0.03	98	0	0.03	38	0	0.03	36
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.11	34	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.01	0.10	40	0.15	0.20	57	0.18	0.14	70	0.30	0.13	84	0.09	0.17	52
	90+ days past due	0.05	0.01	86	1.93	0.02	99	1.72	0.02	98	0.69	0.02	96	0.04	0.02	83
	Nonaccrual	0	0.55	11	0	0.57	4	0.03	0.73	10	0	0.36	5	0.07	0.52	20
Owner Occupied	30-89 days past due	0	0.03	23	0	0.06	16	0	0.05	18	0.30	0.06	95	0.09	0.08	70
	90+ days past due	0.05	0.01	88	1.91	0.01	99	1.70	0.01	99	0.69	0.01	97	0	0	38
	Nonaccrual	0	0.21	8	0	0.24	6	0	0.27	6	0	0.19	7	0	0.20	8
Other	30-89 days past due	0.01	0.06	57	0.15	0.11	71	0.18	0.06	85	0	0.05	18	0	0.07	18
	90+ days past due	0	0	44	0.02	0.01	90	0.02	0	90	0	0.01	41	0.04	0.01	90
	Nonaccrual	0	0.31	28	0	0.23	12	0.03	0.33	36	0	0.14	14	0.07	0.22	52
Farmland	30-89 days past due	0.06	0.04	75	0.43	0.19	84	5.88	0.08	99	3.50	0.21	96	0.08	0.09	73
	90+ days past due	0	0	46	2.91	0.02	98	2.64	0	99	0	0.01	45	0.12	0	95
	Nonaccrual	0	1.02	25	0	1.17	23	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30-89 days past due		0.83			0.83			1.02			0.87			1.03	
	90+ days past due		0.07			0.22			0.22			0.18			0.26	
	Nonaccrual		0.01			0.05			0.02			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	136,836	135,949	135,857	135,640	135,057
Retained earnings	560,083	358,895	461,745	304,984	244,909
Accumulated other comprehensive income (AOCI)	-4	708	373	458	-310
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	696,915	495,552	597,975	441,082	379,656
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	17,436	18,609	17,792	19,433	21,019
Accumulated other comprehensive income-related adjustments	-4	708	373	457	-310
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	679,483	476,235	579,810	421,192	358,947
Adjustments and deductions for common equity tier 1 capital	0	0	0	12,208	19,578
Common equity tier 1 capital	679,483	476,235	579,810	408,984	339,369
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	362,149	212,646	212,646	212,646	41,581
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	362,149	212,646	212,646	212,646	41,581
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	362,149	212,646	212,646	212,646	41,581
Tier 1 Capital	1,041,632	688,881	792,456	621,630	380,950
Tier 2 Capital					
Tier 2 capital instruments and related surplus				0	0
Non-qualifying capital instruments				0	0
Total capital minority interest not included in tier 1 capital				0	0
Allowance for loan and lease losses in tier 2 capital				15,842	12,704
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions				15,842	12,704
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions				0	0
Tier 2 capital				15,842	12,704
Exited advanced approach tier 2 capital					
Total capital				637,472	393,654
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,609,957	8,689,212	9,317,578	6,639,736	3,840,514
Less: Deductions from common equity tier 1 capital	17,436	18,609	17,792	31,641	38,496
Less: Other deductions	62,343	0	74,546	0	0
Total assets for leverage ratio	9,530,178	8,670,603	9,225,240	6,608,095	3,802,018
Total risk-weighted assets				5,500,789	3,198,550
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0	11.19	5	0	10.51	5	0	10.91	5	7.44	12.50	1	10.61	12.37	23
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	0	11.81	5	0	11.19	5	0	11.60	5	11.30	13.19	23	11.91	13.03	36
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	0	13.66	5	0	12.79	5	0	13.45	5	11.59	14.63	5	12.31	14.48	14
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	10.93	9.56	83	7.95	9.63	11	8.59	9.65	26	9.41	10.39	25	10.02	10.37	44
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0		0		
Insurance and reinsurance underwriting income	0	0	0		0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0		0		
Other insurance underwriting	0	0	0		0		
Insurance benefits, losses, expenses	0	0	0		0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	3,602	3,525	3,564	3,599	3,517	2.18	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		0			0			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.58	24	0	0.45	22	0	0.41	22		0.37		0	0.46	19
Premium income / Insurance activities revenue		0.03			0.02			0.01			0.03			0	
Credit related premium income / Total premium income		100			100			100			100			50	
Other premium income / Total premium income		0			0			0			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		34.16			33.71			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		92.63			30.33			-40.91			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.34	11.55	12	0.50	11.13	12	0.43	11.01	13	0.56	11.53	12	0.89	13.70	12
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 2	Pct												
Analysis Ratios															
Yield: Foreign loans		0.03			0.06			0.05			0			0	
Cost: Interest-bearing deposits		0.57			1.44			1.24			2.53			1.85	

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 2	Pct									
Real estate loans												
Commercial and industrial loans								2.35			3.83	
Foreign governments and institutions												

Growth Rates

	BHC	Peer # 2	Pct												
Net loans and leases		-20.34			-62.63			5,672.05			-47.91			-27.26	
Total selected assets		-10.31			-35.96			6.04			-25.04			5.03	
Deposits		-43.67			43.26			-44.89			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0		0		
Home equity lines	0	0	0		0		
Credit card receivables	0	0	0		0		
Auto loans	0	0	0		0		
Commercial and industrial loans	0	0	0		0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	3.81	1.92	1.65	0	3.07

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0		0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0		0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0		0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0		0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	6,809	14,296	29,784	43,903	38,010	-52.37	0.62
Dividends	6,809	14,285	29,773	43,903	37,816	-52.33	0.62
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	11	11	0	194	-100.00	
Income from nonbank subsidiaries	0	0	16	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	16	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	6,809	14,296	29,800	43,903	38,010	-52.37	0.62
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	6,809	14,296	29,800	43,903	38,010	-52.37	0.62
Operating Expenses							
Personnel expenses	248	1,376	2,726	1,611	1,216	-81.98	726.67
Interest expense	1,802	1,998	3,972	3,641	8,055	-9.81	-50.07
Other expenses	449	306	769	759	1,127	46.73	218.44
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,499	3,680	7,467	6,011	10,398	-32.09	-33.89
Income (loss) before taxes	4,310	10,616	22,333	37,892	27,612	-59.40	44.29
Applicable income taxes (credit)	-645	-942	-1,911	-1,433	-2,542		
Extraordinary items							
Income before undistributed income of subsidiaries	4,955	11,558	24,244	39,325	30,154	-57.13	10.50
Equity in undistributed income of subsidiaries	108,445	54,187	156,289	38,004	32,720	100.13	1208.14
Bank subsidiaries	108,445	54,187	156,289	38,004	32,720	100.13	1208.14
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	113,400	65,745	180,533	77,329	62,874	72.48	787.74
Memoranda							
Bank net income	115,254	68,472	186,062	81,907	70,536	68.32	665.45
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,045,626	97.33	722,075	99.79	823,842	99.74	664,878	453,028	44.81	355.70
Common and preferred stock	1,045,626	97.33	722,075	99.79	823,842	99.74	664,878	453,028	44.81	355.70
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	504	0.07	0	0	504	630	-100.00	-100.00
Common and preferred stock	0	0	504	0.07	0	0	504	630	-100.00	-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	28,572	2.66	878	0.12	2,117	0.26	463	2,121	3154.21	24963.16
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	104		-100.00
Premises, furnishings, fixtures and equipment	0	0	0	0	4	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	76	0.01	164	0.02	61	0.01	83	1,473	-53.66	-98.04
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,074,274	100.00	723,621	100.00	826,024	100.00	665,928	457,356	48.46	359.26
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	14,960	1.39	14,960	2.07	14,960	1.81	12,200	35,582	0.00	-72.80
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	250	0.02	463	0.06	443	0.05	0	537	-46.00	-84.77
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	15,210	1.42	15,423	2.13	15,403	1.86	12,200	36,119	-1.38	-73.15
Equity Capital	1,059,064	98.58	708,198	97.87	810,621	98.14	653,728	421,237	49.54	497.42
Perpetual preferred stock (income surplus)	362,149	33.71	212,646	29.39	212,646	25.74	212,646	41,581	70.31	1169.58
Common stock	136,836	12.74	135,949	18.79	135,857	16.45	135,640	135,057	0.65	457.92
Common surplus	0	0	0	0	0	0	0	0		-100.00
Retained earnings	560,083	52.14	358,895	49.60	461,745	55.90	304,984	244,909	56.06	354.28
Accumulated other comprehensive income	-4	0	708	0.10	373	0.05	458	-310		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,074,274	100.00	723,621	100.00	826,024	100.00	665,928	457,356	48.46	359.26
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	24.07	12.54	97	19.32	7.29	98	25.09	9.11	99	14.39	10.58	87	15.85	11.03	88
Bank net income / Average equity investment in banks	24.47	12.85	95	19.83	7.98	97	25.38	9.38	98	14.52	10.85	85	15.95	11.56	86
Nonbank net income / Average equity investment in nonbanks		15.38		0	8.94	25	0	9.69	19	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs		9.85			5.20			8.82			15.16			9.40	
Bank net income / Parent net income	101.63	102.74	39	104.15	107.53	44	103.06	104.93	48	105.92	103.77	63	112.19	104.73	82
Nonbank net income / Parent net income	0	0.61	26	0	1.11	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		93.75			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	1.44	11.52	27	2.18	10.50	27	1.90	11.62	27	1.87	9.66	26	8.57	9.50	49
Total debt / Equity capital	1.41	5.82	51	2.11	4.75	54	1.85	5.79	50	1.87	3.93	58	8.45	3.94	73
Total debt + notes payable to subs that issued TPS / Equity capital	1.41	9.79	31	2.11	8.63	31	1.85	9.67	31	1.87	7.99	31	8.45	7.93	52
Total debt + Loans guaranteed for affiliate / Equity capital	1.41	5.82	51	2.11	4.80	54	1.85	5.79	50	1.87	3.97	58	8.45	3.98	73
Total debt / Equity capital – excess over fair value	1.41	5.82	51	2.11	4.75	54	1.85	5.79	50	1.87	3.93	58	8.45	3.94	73
Long-term debt / Equity capital	0	5.76	25	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	1.41	0	97	2.11	0.05	95	1.85	0.01	97	1.87	0.01	96	8.45	0.03	99
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	23.81	22	0	14.95	25	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	98.73	104.95	25	102.03	104.70	44	101.63	104.49	45	101.78	104.21	44	107.70	104.10	69
Total investment in subs / Equity capital	98.73	105.27	23	102.03	105.03	44	101.63	104.82	43	101.78	104.48	44	107.70	104.38	66
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.06	0.38	27	0.11	0.76	36	0.07	0.49	42	0.15	0.44	41	0.52	0.36	61
Equity investment in subs – equity cap / Net income-div (X)		1.20		0.13	2.61	4	0.08	1.45	10	0.19	1.47	5	0.62	1.18	34
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	43.97	117.90	27	98.21	133.56	38	101.84	121.76	41	197.37	153.39	77	197.29	113.37	85
Cash from ops + noncash items + op expense / Op expense + dividend	48.47	138.87	24	102.67	144.11	35	104.56	138.81	32	201.05	152.31	78	208.09	123.74	85
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	255.11	93.76	88	102.67	115.42	56	105.31	140.42	44	97.56	105.99	30	76.07	108.88	18
Pretax operating income + interest expense / Interest expense	339.18	1,355.69	43	631.33	2,971.36	43	662.26	2,318.94	44	1,140.70	17,211.14	50	442.79	1,631.73	46
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	339.18	1,307.49	40	631.33	1,683.42	43	662.26	1,435.81	40	1,140.70	2,481.22	56	442.79	1,015.91	41
Dividends + interest from subsidiaries / Interest expense + dividends	41.52	116.06	25	103.27	160.27	34	107.71	137	38	210.11	196.13	70	206.97	140.89	77
Fees + other income from subsidiaries / Salary + other expenses	0	3.59	39	0.65	3.69	80	0.77	4.45	79	0	3.91	38	8.28	3.76	85
Net income / Current part of long-term debt + preferred dividends (X)	12.04	394.03	30	9.08	48.31	35	12.47	52.16	33	8.39	71.69	17	18.88	106.04	30
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.39	2.30	8	-2.07	1.73	10	-1.81	2.19	10	-1.83	1.59	8	-7.78	1.59	1
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.07	31	0	0.09	30	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	294.59	77.66	97	102.40	77.32	73	97.64	79.13	70	43.88	65.39	31	33.88	87.25	17
Dividends declared / Net income.....	12.87	22.10	32	18	38.61	27	13.11	29.39	24	22.31	25.65	43	16.25	24.10	38
Net income – dividends / Average equity.....	20.98	9.56	97	15.84	4.43	96	21.80	6.36	99	11.18	7.61	87	13.28	8.12	90
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	46.65	135.93	21	120.70	139.95	46	125.78	130.75	51	254.45	160.93	81	370.16	131.90	91
Dividends from nonbank subsidiaries.....	0	0.84	31	0	1.38	31	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries.....	46.65	146.59	18	120.70	173.71	43	125.78	158.62	44	254.45	209.89	77	370.16	144.51	90
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	5.91	31.44	30	20.86	57.41	28	16	43.52	22	53.60	45.88	57	53.61	33.37	74
Interest income from bank subsidiaries.....	0	0.02	35	0	0.07	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries.....	0	0.35	44	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0.02	0.01	91	0.01	0	91	0	0	46	0.28	0.01	93
Operating income from bank subsidiaries.....	5.91	33.38	28	20.88	62.34	26	16.01	51.02	20	53.60	48.40	55	53.89	35.67	71
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		51.33			71.47			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		0.01			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries.....		0			0.01			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.01			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries.....		54.11			74.51			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		0			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0.15	
Operating income from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	100	70.62	93	99.92	72.91	76	99.91	76.69	78	100	77.61	93	99.49	72.95	76
Interest income from bank subsidiaries.....	0	0.60	35	0	0.85	34	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries.....	0	1.34	44	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.01	46	0.08	0.01	91	0.04	0.01	92	0	0.01	46	0.51	0.01	93
Operating income from bank subsidiaries.....	100	82.01	86	100	84.25	82	99.95	84.80	69	100	94.06	87	100	89.39	88
Dividends from nonbank subsidiaries.....	0	0.74	32	0	1.39	31	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries.....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0	47	0	0	48	0.05	0	95	0	0	47	0	0	47
Operating income from nonbank subsidiaries.....	0	1.19	28	0	2.17	27	0.05	2.06	52	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	0	393.33	16	0	645.18	13	0	400.31	22	0	1,178.56	13	0	854.19	18
Loans and advances from subsidiaries / Total debt.....	0	37.96	13	0	62.48	16	0	59.71	13	0	70.71	14	0	81.26	15